

## IN CLAIMS

1. (currently amended) A system [An apparatus] for [a] bill payment by a customer to a restaurant merchant, comprising:

5 a central system on a global computer network; a web-enabled wireless device; and a paper bill carrying a service code being presented to the customer in the restaurant, wherein the customer using the wireless device connects to the central system, inputs the service code, bill amount, and a personal number to effect payment  
10 of the bill to the restaurant merchant that does not disclose customer identity sensitive bankcard data to the merchant.

2. (currently amended) The system as in claim [as in] 1, further comprising:

15 [where] the service code embeds [identifies] a merchant number, a table number and a server number.

3. (currently amended) The system as in claim [as in] 1 [2], further comprising:

20 the personal number is a combination of telephone number and a personal identification number.

4. (currently amended) The system as in claim [as in] 1 [3], further comprising:

25 ~~[wherein the merchant and the customer have pre-stored data in the central system;]~~ a central system program using the personal number retrieves pre-stored customer bankcard data, using the service [merchant] number retrieves pre-stored merchant data; and prepares a payment record for submission to a card processor.

5. (currently amended) The system as in claim [as in] 4, further comprising:

wherein the central system program submits the payment record to the card processor and receives approval data.

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6. (currently amended) The system as in claim [as in] 5, further comprising:

wherein the central system program forwards a notification to a merchant computer system and a notification to the customer on the wireless device.

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7. (currently amended) The system as in claim [as in] 6, further comprising:

the notification to the merchant computer system of the approval data includes the bill amount, a tip amount, a table number and a server number.

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8. (currently amended) The system as in claim [as in] 7, further comprising:

the notification to the merchant computer system is by pushing data to the merchant computer system on a global network.

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9. (currently amended) The system as in claim [as in] 8, further comprising:

the merchant computer system displays on a display terminal the table number, the server number, the bill payment amount and a payment status.

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10. (currently amended) A method of paying a bill to a restaurant merchant comprising the steps of:

a customer receiving a paper bill from the restaurant merchant, printed with  
[including] a service code[, the code identifying the merchant number, a table number  
and a server number] ;

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using the service code, by the customer, effecting a payment transaction to the restaurant merchant that does not disclose customer identity sensitive bankcard data to the merchant.

5 11. The method as in claim 10, further comprising the step of:

the customer using a web-enabled telephone connect[s]ing to a secure server;  
enter[s]ing the service code, a bill amount and a personal number for sending to the secure server.

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12. The method as in claim 11, further comprising the step of:

the secure server, having pre-stored customer and merchant data,  
15 process[es]ing the payment with the merchant's existing card processor, and  
forward[s]ing the approval record to the wireless device and to a merchant computer system.

20 13. (currently amended) The method as in claim 12, further comprising the step of:

(a) the service code embedding a merchant identification number, a table number and a server number;

(b) the approval record to the merchant computer system, additionally including the table number and the server number.

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14. (currently amended) The method as in claim 11, further comprising the step of:

entering the personal number [~~is entered~~] as a combination of a telephone number and a personal identification number.

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15. (newly added) A restaurant bill presented to a customer by a restaurant merchant comprising:

a numeric service code printed on the bill, wherein the code identifies the merchant to a central system that is used for processing a payment transaction to the merchant that does not disclose customer identity sensitive bankcard data to the merchant.

16. (newly added) The restaurant bill as in claim 15, further comprising:

wherein the service code is used by a customer to make a payment to the restaurant merchant by directly connecting with the central system via a wireless device belonging to the customer, to effect a payment for the bill to the merchant that does not disclose customer identity sensitive bankcard data to the restaurant merchant.

17. (newly added) The restaurant bill as in claim 15, further comprising:

the service code embeds in addition to the merchant identification, a table number and a server number, which may be used to track payments from customers by the central system and conveyed to the merchant system.